

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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RM-1141

In Re:

Visitacion A. Agnes

Case No. 17-35990MBK

Judge:

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtors in the above-captioned chapter 13 proceeding hereby object to the following  
(**choose one**):

1. \_\_\_\_\_ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_, creditor. A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_ a.m.

OR

  X   Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for May 25, 2022 at 9:00 a.m.

OR

\_\_\_\_\_ Certification of Default filed by \_\_\_\_\_, creditor. We are requesting that a hearing be scheduled on this matter.

OR

\_\_\_\_\_ Certification of Default filed by Standing Chapter 13 Trustee. We are requesting that a hearing be scheduled on this matter.

2. We are objecting to the above for the following reasons (**choose one**):

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

**X** Other: I made a payment of \$530 on May 3, 2022 which is not reflected on the motion. I will make a payment of \$1000 on 5/6/2022, another payment of \$1000 on 5/20/2022 and would like the balance of the arrears to be capitalized through my plan beginning June 2022. I respectfully request the court deny the trustee's request to dismiss my case & allow me to continue with my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. We certify under penalty of perjury that the foregoing is true and correct.

Date: 5/4/2022

/s/ Visitacion A. Agnes  
Visitacion A. Agnes, debtor